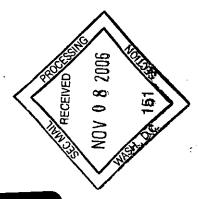


Office of International Corporate Finance Stop 3-2 Securities and Exchange Commission 450 Fifth Street, N.W. Washington, D.C. 20549

USA



Tel. 01274 806106

3 November 2006

06018338

Dear Sir

US Home Filing Exemption (12g3-2(b)) - Re 82-5154

SUPPL

Please find enclosed documents/announcements released by Bradford & Bingley plc to the equity securities market in the UK.

Enclosed is a copy of this letter which I should be grateful if you could return in the self addressed envelope to confirm receipt.

Yours faithfully,

Phil Kershaw

Deputy Company Secretary

PROCESSED

NOV 1 5 2006

THOMSON FINANCIAL

PO Box 88, Crossflatts, Bingley, West Yorkshire BD16 2UA Telephone 01274 555555 Fax 01274 554422 www.bbg.co.uk

Bradford & Bingley plc

Bradford & Bingley Covered Bonds LLP

The latest Monthly Report for Bradford & Bingley Covered Bonds LLP is now available at www.bbg.co.uk/ir/dis/covbond/

During the previous month the following movements have occurred:

Portfolio Characteristics	October 2006	September 2006
Outstanding current balance of mortgages	£6,054,457,000	£5,115,592,560
Number of mortgages	72,652	65,595
Average loan balance	£83,335	£77,988
Weighted average current LTV	60.9%	58.6%
Arrears:		•
1 month +	1.71%	1.54%
3 months +	0.23%	0.23%
12 months +	0%	· 0%
repossessions	· 0%	· · · · · 0%

Contacts:

Investor Relations:

Katherine Conway

Tel: +44 (0) 1274 554928

Email: katherine.conway@bbg.co.uk

Neil Vanham

Tel: +44 (0) 1274 806341 Email: neil.vanham@bbg.co.uk

Press Office:

Mandy Pursey

Tel: +44 (0) 20 7067 5645

Email: mandy.pursey@bbg.co.uk

END

Mortgage Portfolio Acquisition

Bradford & Bingley plc is pleased to announce that it has today purchased a mortgage loan portfolio from Kensington Mortgage Company Ltd for a consideration of around £210 million.

This latest loan portfolio acquisition will increase the Bradford & Bingley Group's total assets, which stood at £43.4 billion on 30 June 2006, by around 0.5%.

Note

The consideration figures include the assets purchased and a premium payable to the seller.

Contacts:

Investor Relations

Katherine Conway +44 (0) 1274 554928 katherine.conway@bbg.co.uk

Media Relations

Mandy Pursey +44 (0) 20 7067 5645 mandy.pursey@bbq.co.uk

END